

**REMARKS**

Claims 1-18 have been examined and have been rejected under 35 U.S.C. § 103(a).

**I. Rejections under 35 U.S.C. § 103(a)**

The Examiner has rejected claims 1-18 under 35 U.S.C. § 103(a) as allegedly being unpatentable over Kawaguchi et al. (EP 1030272) in view of Luu (US 6,978,940).

**A. Claim 1**

Applicant submits that claim 1 is patentable over the cited references. For example, claim 1 recites a mobile communication terminal comprising a non-contact IC card into which an external IC-card reader/writer can read or write transaction information from or to. The mobile communication terminal, when transaction information is written to a memory of the non-contact IC card, also includes the transaction information in a communication message, and transmits said communication message to a predetermined address.

The Examiner maintains that the combination of Kawaguchi and Luu disclose the above features. However, in a system comprised of a combination of the mobile terminal disclosed in Kawaguchi and the IC card disclosed in Luu, the transaction information is transferred only between a card writer of a shop and the mobile terminal of a user. In other words, the transaction information is transferred in a closed route in the system.

As recited in claim 1, the transaction information is included in a communication message that is transmitted to a predetermined address, for instance, through a mobile phone

network. A user can select any address as the predetermined address. For example, a user can sent his/her mobile terminal to transmit the transaction information to a personal computer.

In contrast, Applicant submits that the system provided by a combination of Kawaguchi and Luu fails to teach or suggest such a function of transmitting transaction information to an address designated by a user. Accordingly, Applicant submits that claim 1 is patentable over the cited references.

**B. Claims 2-5, 12 and 16**

Since claims 2-5, 12 and 16 are dependent upon claim 1, Applicant submits that such claims are patentable at least by virtue of their dependency.

**D. Claims 6 and 9**

Since claims 6 and 9 contains features that are analogous to the features recited above for claim 1, Applicant submits that such claims are patentable for at least analogous reasons as claim 1.

**E. Claims 7, 8, 10, 11, 13, 14, 15, 17 and 18**

Since claims 7, 8, 10, 11, 13, 14, 15, 17 and 18 are dependent upon one of claims 6 or 9, Applicant submits that such claims are patentable at least by virtue of their dependency.

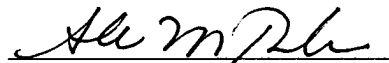
Response under 37 C.F.R. § 1.111  
U.S. Application No. 10/815,729

## II. Conclusion

In view of the above, reconsideration and allowance of this application are now believed to be in order, and such actions are hereby solicited. If any points remain in issue which the Examiner feels may be best resolved through a personal or telephone interview, the Examiner is kindly requested to contact the undersigned at the telephone number listed below.

The USPTO is directed and authorized to charge all required fees, except for the Issue Fee and the Publication Fee, to Deposit Account No. 19-4880. Please also credit any overpayments to said Deposit Account.

Respectfully submitted,



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**23373**

CUSTOMER NUMBER

Date: May 23, 2006